

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Talbert; Vincent W.; Keithly; Thomas H.; Hirschfeld; Daniel A.;
Lavelle; Mark L.
Title: Computer-Implemented Method, System and Apparatus for the
Dynamic Verification of a Consumer Engaged in a Transaction with a
Merchant and Authorization of the Transaction
Serial No.: 10/590,162 Filing Date: July 12, 2007
Examiner: Chang, Edward Group Art Unit: 3692
Docket No.: 70481.115 Confirmation No. 4070

Irvine, California
August 12, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action dated April 13, 2009, please amend the above-identified application as follows. A one month extension of time is included, extending the response date to August 13, 2009.